Staying Safe Online: Tips on Cyber Awareness

It's no secret that we live in a digital age. While online platforms provide convenient ways to manage your finances, it also comes with a level of risk. Check out my tips on staying safe online to help you become more cyber aware:

1. *Have strong passwords*. To secure your accounts, be sure to use passwords that are hard to break. Do not use the same password across multiple sites, as this leaves you vulnerable to hackers. Be sure to make your passwords long, complex, random and impersonal. If offered, use two-factor authentication for double the protection on your accounts.
2. *Lock your devices*. In addition to having strong passwords on your accounts, it is also a good practice to lock your computer, phone or tablet when you are not using it. This provides an extra barrier between a potential threat and your personal information.
3. *Stay alert for scams and fraudulent content*. Avoid suspicious websites and links that offer up something that is too good to be true. Online scammers may be trying to gain access to your bank or investment accounts. Be cautious!
4. *Make secure transactions online*. When making a contribution or withdrawal to your bank account, or even when online shopping, check to see if you are on the official site. Never share your personal information online unless you are 100% sure who you are communicating with.
5. *Review transactions and purchases on a regular basis*. With online transactions, it can be easy to fall into the trap of thinking the device has you covered and little to no effort is needed on your end. However, this is not always the case. Schedule a time each month to review your credit card and bank account statements. Look for errors in amounts charged, unknown purchases and potential fraudulent activity.

Improve your online financial wellness by following these tips. Especially with the holidays approaching, and an influx of contributions and withdrawals to your accounts, it is important to stay alert and safe on the internet.